



*Single Family Housing Policy Handbook (HUD Handbook 4000.1)*

# FHA Connection System Updates

Computerized Home Underwriting Management System (CHUMS)  
and FHA Connection

*Last Updated: June 30, 2015*



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## 1. Case Number Assignment Screen

### 1.1 Data Field Updates

Data Field Name	Change Type	Field Type	Values	Rules/Notes
Is this a HUD Approved Secondary Residence?	New Field	Dropdown	No (DEFAULT) Yes, awaiting approval Approved	<ol style="list-style-type: none"> <li>1. Lenders can only select "No" or "Yes, awaiting approval";</li> <li>2. HOC authorized user is the only person able to select "Approved";</li> <li>3. Once Approved, the field is protected and only the HOC authorized user can change it;</li> <li>4. Status must be set to "Approved" before the case can be insured'</li> </ol>
203k Type	New Field	Dropdown	N/A (DEFAULT) Limited Standard	<ol style="list-style-type: none"> <li>1. Type must be selected when construction code is "Substantial Rehabilitation"</li> <li>2. "N/A" must be selected when construction code is not "Substantial Rehabilitation"</li> <li>3. B2G interface will populate "Standard" when a valid Consultant ID is entered and populate "Limited" when the Consultant ID is "203KS".</li> </ol>
203k Consultant ID	Existing Field with modified Rule/Edits	Data Entry	Valid 203k Consultant ID, "203KS", or blank	<ol style="list-style-type: none"> <li>1. If 203k Type = Limited, the 203k Consultant ID can be "203KS", a valid 203k Consultant ID, or blank.</li> <li>2. If 203k Type = Standard, 203k Consultant ID must be a valid 203(k) Consultant ID.</li> </ol>
(a) Select FHA to FHA refinance type	Modified Field Name New dropdown options	Dropdown	Not Streamline – N/A Streamline (w/o Appraisal) Simple (w/ Appraisal)	<ol style="list-style-type: none"> <li>1. "Select Streamline refinance type" in the "All Refinances" section of the Case Number Assignment screen will be modified to "Select FHA to FHA Refinance Type"</li> <li>2. B2G interface will populate "Simple (w/ Appraisal)" utilizing existing Streamline type of "Appraisal Required" identification</li> </ol>

Data Field Name	Change Type	Field Type	Values	Rules/Notes
If Refinance: Specify type of Refinance:	Modified dropdown options displayed	Dropdown	Not a Refinance Prior FHA Conventional	1. "Conventional – Delinquent" type removed for new cases

## 1.2 Updated Case Number Assignment Screen Shots

### 1.2.1 HUD Approved Secondary Residence

- New dropdown for HUD Approved Secondary Residence

\* General Information \*

Field Office: Atlanta, GA Lender Case Ref: 33298968499

Is this a Sponsored Originator Case? No

Originator ID: 0444400439  
XYZ MORTGAGE CO  
DETROIT MI 482192904  
NMLS ID: Not on File

Sponsor/Agent ID: Not Entered

Loan Officer Name: First Name: JAMES MI: Last Name: JAMISON Suffix: Select Suffix

Loan Officer NMLS ID: 123456789

Case Type: Regular DE Construction Code: Rehabilitation/Improvement Processing Type: N/A Financing Type: N/A

Is this a HUD Approved Secondary Residence? No

ADP Code: 703 Living Units: Yes, awaiting HOC approval Approved

ADP Code Characteristics:

Amortization Type: Fixed Housing Program: FHA Standard Mortgage Program (203b) Property Type: Not a condominium

Special Program: No Special Program Buydown: No Principal Write-down: Not a principal write-down

Type of Case: Forward Refinance

If Purchase: Was this case previously sold as Real Estate Owned (previously sold by HUD)? Yes No

If Refinance: Specify type of refinance: Prior FHA

## 1.2.2 203k Type

- New dropdown for 203k Type

\* As Required \*

All Refinances: (a) Select FHA to FHA Refinance Type:  (b) Is this a Cash-out Refinance: ☐ Yes ☒ No

Prior FHA and prior REO cases: Enter case number of previous case:

203k Consultant ID:   **203k Type:**

PUD/Condo Indicator:  PUD/Condo ID:  Submission:  Site Condo:

Month/Year Completed:   VA CRV Expire Date:     VA CRV Number:

HECM Counsel TIN:   or: HECM Counseling Certificate Number:  HECM Counsel Date:

Prior FHA (Forward) Case: Enter the following for new case:  
Projected Closing Date:        
Contact Name:  Contact Phone: ()

## 1.2.3 Refinances

### 1.2.3.1 All Refinances type

- Change Existing All Refinances Type Label to: (a) Select FHA to FHA refinance type
- Change Dropdown options

\* As Required \*

All Refinances: (a) Select FHA to FHA Refinance Type:  (b) Is this a Cash-out Refinance: ☐ Yes ☒ No

Prior FHA and prior REO cases: Enter case number of previous case:

203k Consultant ID:   203k Type:

PUD/Condo Indicator:  PUD/Condo ID:  Submission:  Site Condo:

Month/Year Completed:   VA CRV Expire Date:     VA CRV Number:

HECM Counsel TIN:   or: HECM Counseling Certificate Number:  HECM Counsel Date:

Prior FHA (Forward) Case: Enter the following for new case:  
Projected Closing Date:        
Contact Name:  Contact Phone: ()

### 1.2.3.2 Refinance Type Dropdown

- Remove “Conventional Delinquent” from “If Refinance: Specify type of refinance” dropdown for new cases

FHA Case Number: 105-7777777 Case Number Assig

\* General Information \*

Field Office: Atlanta, GA Lender Case Ref: 33298268499

Is this a Sponsored Originator Case? No Sponsor/Agent ID: Not Entered

Originator ID: 0444400439  
XYZ MORTGAGE CO  
DETROIT MI 482192904  
NMLS ID: Not on File

Loan Officer Name: First Name: JAMES MI: Last Name: JAMISON Suffix: Select Suffix

Loan Officer NMLS ID: 123456789

Case Type: Regular DE Construction Code: Existing Construction Processing Type: N/A Financing Type: N/A

Is this a HUD Approved Secondary Residence? No

ADP Code: 703 Living Units: 01 Program ID: (00)-Default Loan Term: 360

ADP Code Characteristics:

Amortization Type Fixed	Housing Program FHA Standard Mortgage Program (203b)	Property Type Not a condominium
Special Program No Special Program	Buydown No	Principal Write-down Not a principal write-down

Type of Case: Forward Refinance

If Purchase: Was this case previously sold as Real Estate Owned (previously sold by HUD)? ☐ Yes ☐ No

If Refinance: Specify type of refinance: Prior FHA  
Not a Refinance  
Prior FHA  
Conventional

\* As Required \*

## 2. Appraisal Logging Screen

### 2.1 Data Field Updates

Data Field Name	Change Type	Field Type	Values	Rules/Notes
Price of Prior Sale/Transfer	Modified Rule	Data Entry	User entered numeric data	1. For Price of Prior Sale/Transfer on Appraisal Logging continue to not allow zero to be entered for Refinance or Purchase (currently in Production)
Was prior sale/transfer a result of family gift or inheritance?	New Field	Dropdown	N/A (DEFAULT) Yes No	1. Only for Refinance transactions where the property was acquired within the last 12 months 2. If dropdown selection is "No", user must enter Cost of Improvements Made Subsequent to Prior Sale (except for 203(k) refinance); 3. If property was acquired from an inheritance or gift from Family, user should enter "Yes" to this question.
Cost of Improvements Made Subsequent to Prior Sale	New Field	Data Entry	User entered numeric data	1. Only for Refinance transactions where the property was acquired within the last 12 months 2. If prior sale/transfer a result of family gift or inheritance is "No", amount must be a valid numeric value. Zero is acceptable. 3. Used in determination of Adjusted Value for Refinance transactions;
Borrower Paid Appraiser Required Repairs	New Field	Data Entry	User entered numeric data PIC 9(5)	1. Optional entry field for Purchase only. 2. Used in calculating the Maximum Mortgage Amount.

Data Field Name	Change Type	Field Type	Values	Rules/Notes
Flipping Exemption Reason	New Field	Dropdown	<Not Selected> Properties acquired by an employer or relocation agency Sales by other U.S. Government agencies Sales by HUD approved Nonprofits Sales acquired by the seller through inheritance Sales by federally-chartered institutions and GSEs Sales by local/state government agencies Sales in Presidentially-Declared Major Disaster Area	1. Used to identify a valid exemption to the flipping rule. 2. Will be triggered on purchase transactions subject to the 90 day or 91-180 day flipping rule.



## 2.2 Updated Appraisal Logging Screen Shots

### 2.2.1 Appraisal Logging Update Screen - Purchase Case

- Showing a new field: "Borrower Paid Appraiser Required Repairs"

Appraisal Logging Update	
FHA Case Number: 105-88888888	
* Property Information *	
Address: 2391 ANYTOWN DR, COLUMBUS, GA 3190700000	
Construction Code: Existing Construction	PUD: <input type="radio"/> Yes <input checked="" type="radio"/> No
	Year Built: 01 / 1977
	Effective Age: 20
Appraisal Received Date: 03 / 27 / 15	
Date of Contract: 02 / 22 / 15	Contract Price: 70000
Borrower Paid Appraiser Required Repairs:	
* Neighborhood Fields *	
Location: Urban	Predominant Neighborhood Price: 80000
%Land Use: One-Unit: 70	2-4 Unit: 20 Multi-Family: 10 Commercial: 10

## 2.2.2 Appraisal Logging Update Screen - Refinance Cases

Showing two new fields and statement when these fields are required:

For Refinance transactions only where the property was acquired in last 12 months:

- Was prior sale/transfer a result of family gift or inheritance?
- Cost of Improvements made subsequent to Prior Sale

Appraisal Logging Update	
FHA Case Number: 105-555555	
* Property Information *	
Address: 2318 ANYTOWN DR, GAINESVILLE, GA 305070000	
Construction Code: Existing Construction	PUD: <input type="radio"/> Yes <input checked="" type="radio"/> No
	Year Built: 01 / 2003
	Effective Age: 8
Appraisal Received Date: 04 / 02 / 14	
Borrower Paid Appraiser Required Repairs: <input type="checkbox"/>	
* Prior Sale Information *	
Was prior sale/transfer of this property within the past 3 years? Prior Sale/Transfer Rqrd	
Date of Prior Sale/Transfer: / /	Price of Prior Sale/Transfer:
For refinance transactions only where property was acquired within the last 12 months:	
Was prior sale/transfer a result of family gift or inheritance?	N/A
Cost of Improvements made subsequent to Prior Sale:	N/A
	Yes
	No

### 2.2.3 Appraisal Logging Update Screen - 0-90 day flipping case

- Showing the new Flipping Exemption Reason dropdown field

FHA Case Number: 105-333333	
* Property Information *	
Address: 4703 ANYTOWN DR, DECATUR, GA 300340000	
Construction Code: Existing Construction	PUD: <input type="radio"/> Yes <input checked="" type="radio"/> No
	Year Built: 01 / 1977
	Effective Age: 20
* Property Flipping *	
Property Subject to 90-Day Flipping Rule	
Flipping Exemption Reason:	Select Reason
	Select Reason
	Properties acquired by an employer or relocation agency
	Sales by other U.S. Government agencies
	Sales by HUD approved Nonprofits
	Sales acquired by the seller through inheritance
	Sales by federally-chartered institutions and GSEs
	Sales by local/state government agencies
	Sales in Presidentially-Declared Major Disaster Area
Appraiser (State Certificate #)	f Appraisal Update:
ID:	
Name:	
Certify subject property did not decline in value <input type="checkbox"/>	

## 2.2.4 Appraisal Logging Update Screen - 91-180 day flipping case

- Showing the new Flipping Exemption Reason dropdown field

<b>FHA Case Number: 105-9999999</b>	
<b>* Property Information *</b>	
Address: 4324 ANYTOWN TRL, SNELLVILLE, GA 300390000	
Construction Code: Existing Construction	PUD: <input type="radio"/> Yes <input checked="" type="radio"/> No
	Year Built: 01 / 1980
	Effective Age: 5
<b>* Property Flipping *</b>	
Property Subject to Greater Than 90-Day Flipping Rule	
<b>Flipping Exemption Reason:</b>	Select Reason <span style="color: red;">← new field</span>
	<div>Properties acquired by an employer or relocation agency Sales by other U.S. Government agencies Sales by HUD approved Nonprofits Sales acquired by the seller through inheritance Sales by federally-chartered institutions and GSEs Sales by local/state government agencies Sales in Presidentially-Declared Major Disaster Area</div>
<b>Appraiser (State Certificate #)</b>	<b>f Appraisal Update:</b>
ID:	
Name:	
Certify subject property did not decline in value <input type="checkbox"/>	

### 3. Insurance Application

#### 3.1 Data Field Updates

Data Field Name	Change Type	Field Type	Values	Rules/Notes
203k Type	New Field	Dropdown	N/A (DEFAULT) Limited Standard	<ol style="list-style-type: none"> <li>1. The 203k Type field will be pre-populated from the value entered at Case Number Assignment</li> <li>2. May be edited</li> <li>3. Type must be selected when construction code is "Substantial Rehabilitation"</li> <li>4. "N/A" must be selected when construction code is not "Substantial Rehabilitation"</li> </ol>
Is this a HUD Approved Secondary Residence?	New Field	Dropdown	No (DEFAULT) Yes, awaiting approval Approved	<ol style="list-style-type: none"> <li>1. The value is preloaded from the entry on Case Number Assignment.</li> <li>2. May be edited</li> <li>3. Lenders can only select "No" or "Yes, awaiting approval";</li> <li>4. HOC authorized user is the only person able to select "Approved";</li> <li>5. Once Approved, the field is protected and only the HOC authorized user can change it;</li> <li>6. Status must be set to "Approved" before the case can be insured'</li> <li>7. LTV is limited to 85%.</li> </ol>
203k Consultant ID	Existing Field with modified Rule/Edits	Data Entry	Valid 203k Consultant ID, "203KS", or blank	<ol style="list-style-type: none"> <li>1. The value is preloaded from the entry on Case Number Assignment.</li> <li>2. If 203k Consultant ID is "203KS", then the 203k Type must be Limited.</li> <li>3. If 203k Consultant ID is a valid 203k Consultant ID and not "203KS", the 203k Type can be Limited or Standard.</li> <li>4. May be edited</li> </ol>

Data Field Name	Change Type	Field Type	Values	Rules/Notes
Refinance Type	New dropdown options	Dropdown	Not Streamline – N/A Streamline (w/o Appraisal) Simple (w/ Appraisal)	<ol style="list-style-type: none"> <li>1. Modified to display the new dropdown options selected on the Case Number Assignment screen</li> <li>2. Simple Refinance type applies reduced MIP when refinancing an existing FHA loan that was endorsed on or before 05/31/2009.</li> <li>3. SIMPLE must be scored in TOTAL Scorecard.</li> </ol>
Solar/Wind	Modified Label	Radio Button	Yes No (DEFAULT)	<ol style="list-style-type: none"> <li>1. The existing Y/N radio button "Solar" on the Insurance Application will be changed to "Solar/Wind"</li> </ol>
Solar/Wind Amount	New Field	Data Entry	User entered numeric data	<ol style="list-style-type: none"> <li>1. If Solar/Wind is "Yes", Solar/Wind amount must be entered.</li> <li>2. If Solar/Wind is "No", Solar/Wind amount must be zero.</li> <li>3. Adjusted Value is computed without the cost of the Solar/Wind</li> <li>4. LTV factor is applied to Adjusted Value without Solar/Wind amount to determine Base Loan Amount.</li> <li>5. The Base Loan Amount before adding any solar wind improvements cannot exceed the Nationwide Mortgage Limit</li> <li>6. The financeable amount for Solar/Wind improvements is the lesser of: <ul style="list-style-type: none"> <li>• the cost and installation of the solar or wind technology system - or</li> <li>• 20% of the Property Value</li> </ul> </li> <li>7. The financeable amount for Solar/Wind improvements is added to the Base Loan amount</li> <li>8. The combined Base Loan Amount plus the financeable Solar/Wind amount cannot be greater than 120% of the Nationwide Mortgage Limit</li> </ol>

Data Field Name	Change Type	Field Type	Values	Rules/Notes
				<p>9. MIP LTV which is used to determine the MIP Factors is calculated using the Base Loan Amount with Solar/Wind amount included</p> <p>10. UFMIP is calculated and Annual MIP is calculated using the Base Loan Amount with Solar/Wind amount.</p>
Weatherization	New Field	Radio Button	Yes No (DEFAULT)	
Weatherization Amount	New Field	Data Entry	User entered numeric data	<ol style="list-style-type: none"> <li>1. If "Weatherization" is "Yes", an amount must be entered.</li> <li>2. If "Weatherization" is "No", amount must be zero.</li> <li>3. If amount is between \$2,001 - \$3,500, then issue warning that Value Determination must be made by an approved FHA Roster appraiser or DE underwriter;</li> <li>4. If amount &gt; \$3,500, then issue warning that Value Determination must be made by an approved FHA Roster appraiser or DE underwriter AND a separate on-site inspection was made by an approved FHA Roster appraiser or DE underwriter;</li> <li>5. Amount is added to both the Sales Price and Property Value(Purchase) and to the Property Value (Refinance) when computing the Adjusted Value</li> <li>6. MIP is based on Loan Amount with Weatherization amount.</li> <li>7. LTV is calculated without Weatherization amount.</li> </ol>
Escrow Data Escrow:  (203k/EEM/Repair Solar/Wind Weatherization)	Modified Label	Radio Button	Yes No	<ol style="list-style-type: none"> <li>1. Solar/Wind and Weatherization added to label for Escrow</li> <li>2. "Escrow Data/Escrow:" must be "Yes" for 203k case.</li> </ol>
Interested Party Contributions (%)	Modified Label and Field	Data Entry	User entered numeric data	<ol style="list-style-type: none"> <li>1. The existing field, "Seller Concession (%)", on the Insurance Application screen will</li> </ol>

Data Field Name	Change Type	Field Type	Values	Rules/Notes
	Definition Change			<p>be changed to "Interested Party Contributions (%)".</p> <p>2. Two decimal places will be added to the existing % field and collected with this change</p>
Interested Party Contributions Amount	Modified Label	Data Entry	User entered numeric data	<p>1. The existing field, "Seller Concession Amount", on the Insurance Application screen will be changed to "Interested Party Contributions Amount".</p>
Inducements to Purchase	New Field	Data Entry	User entered numeric data	<p>1. A new amount field, "Inducements to Purchase", will be added to the Insurance Application screen.</p> <p>2. Fields will be defined as 5 digit numeric field (Dollars only, no cents).</p>
Adjusted Value	New Field	System Calculated Display Only		<p>1. A new field, Adjusted Value, will be added to the Insurance Application screen</p> <p>2. Purchase: Adjusted Value is the lesser of Purchase Price less any inducements to purchase plus Borrower Paid Required Repairs OR the Property Value.</p> <p>3. Refinance, Properties acquired by the Borrower within 12 months of the Case Number Assignment date: Adjusted Value is the lesser of the Purchase Price plus any documented improvements made subsequent to the purchase OR the Property Value.</p> <p>4. Refinance, Properties acquired by the Borrower within 12 months of case number assignment by inheritance or through a gift from a Family Member: May utilize the calculation of Adjusted Value for properties purchased 12 months or greater.</p> <p>5. Refinance, Properties acquired by the Borrower greater than or equal to 12 months prior to the case number assignment date: Adjusted Value is the</p>



Data Field Name	Change Type	Field Type	Values	Rules/Notes
				<p>Property Value.</p> <p>6. Once Adjusted Value is calculated using the appropriate bullet above the Weatherization Amount is added to the resultant value.</p>
Borrower Paid Appraiser Required Repairs	New Field	Display Only	Value retrieved from Appraisal Logging	<p>1. A new Display field, "Borrower Paid Required Repairs"</p> <p>2. Only applicable for Purchases;</p> <p>3. Value comes from Appraisal Logging; Modifications must be made on Appraisal Logging screen.</p> <p>4. Display only field on Insurance Application, not editable</p>
CLTV Total (%)	Modified Label and Rule/Edit Change	System Calculated Display Only For Cases Assigned on/after 9/14/2015		<p>1. The existing field, CLTV (%), on the Insurance Application will be modified to CLTV Total (%).</p> <p>2. Computed for all cases assigned on or after 09/14/15, includes the sum of amounts from all secondary finance entries;</p> <p>3. <math>CLTV\ Total\ (\%) = \frac{Base\ Mortgage\ Amount\ (Mortgage\ Amt.\ not\ including\ financed\ UFMIP) + Sum\ of\ all\ Secondary\ Financing\ Amounts}{Adjusted\ Value}</math></p> <p>4. Continue to allow user entry for cases assigned prior to 09/14/15</p>
CLTV Subject to Limit (%)	New Field	System Calculated Display Only For Cases Assigned on/after 9/14/2015		<p>1. A new field, CLTV Subject to Limit (%), will be added to the Insurance Application</p> <p>2. Computed for all cases assigned on or after 09/14/15, using only secondary finance types that are subject to CLTV limits e.g. Private Individuals and other Organizations</p> <p>3. <math>CLTV\ (\%) \ Subject\ to\ Limit = \frac{Base\ Mortgage\ Amount\ (Mortgage\ Amt.\ not\ including\ financed\ UFMIP) + Sum\ of\ any\ Secondary\ Financing\ Amounts\ from\ sources\ subject\ to\ CLTV\ limits}{Adjusted\ Value}</math></p>

Data Field Name	Change Type	Field Type	Values	Rules/Notes
				Divided by the Adjusted Value
QM Points and Fees	New Field	Data Entry	User entered numeric data	1. A new field, QM Points and Fees will be an optional field collected on the Insurance Application for Forward mortgages only.

## 3.2 Updated Insurance Application Screen Shots

### 3.2.1 Insurance Application General Information Section:

**\* General Information \***

Property Address: 3832 ANYTOWN DR  
BUFORD, GA 30519-0000

PUD/Condo: N/A

Sponsored Originator EIN: 08-2666566  
XYZ MORTGAGE GROUP  
8888888

Sponsor/Agent ID: 6555500031  
123 UNION FINANCE

NMLS ID: 2222222

Loan Officer Name: JOAN  
First, MI: JONES  
Last, Suffix:   
Loan Officer NMLS ID: 333333

Issue MIC in Sponsor Name: ☒ Yes ☐ No

Mail to Sponsor: ☒ Yes ☐ No

ADP Code: 703

Program ID: (00)-Default

**ADP Code Characteristics:**

Amortization Type: Fixed

Housing Program: FHA Standard Mortgage Program (203b)

Property Type: Not a condominium

Special Program: No Special Program

Buydown: No

Principal Write-down: Not a principal write-down

Borrower Type: Occupant

Loan Purpose: Existing Occupied

203k Type: N/A  
Limited  
Standard

Cash-out: ☐ Yes ☒ No

Refinance Type: N/A

Credit Qualifying Streamline: \$100 REO Down

Payment Program: ☐ Yes ☒ No

Solar/Wind: ☐ Yes ☒ No

Weatherization: ☐ Yes ☒ No

Escrow Data (203k/EEM/Repair/Solar/Wind/Weatherization) ☐ Yes ☒ No

Living Units: 01

Construction Code: Existing Construction

HUD Approved Secondary Residence: No

Construction to Permanent: No

Building on Own Land: No

Manufactured Housing: ☐ Yes ☒ No

PUD: ☐ Yes ☒ No

Solar/Wind Amount: .00

Weatherization Amount: .00

Escrow Complete Date:   
Escrow Amount: .00

- HUD Approved Secondary Residence Examples:  
Initial Lender view:

Borrower Type: Occupant

Loan Purpose: Existing Occupied

203k Type: N/A

Cash-out: No

Living Units: 01

Construction Code: Existing Construction

HUD Approved Secondary Residence: No

Construction to Permanent: Yes, awaiting HOC approval

- Initial HOC super user view:

Borrower Type: Occupant

Loan Purpose: Existing Occupied

203k Type: N/A

Cash-out: No

Living Units: 01

Construction Code: Existing Construction

HUD Approved Secondary Residence: No

Construction to Permanent: Yes, awaiting HOC approval

- Lender View after HOC approval:

Borrower Type:	Occupant	Living Units:	01
Loan Purpose:	Existing Occupied	Construction Code:	Existing Construction
203k Type:	N/A	HUD Approved Secondary Residence:	Approved

- Refinance Type showing Simple with Appraisal:

Borrower Type:	Select Borrower Type	Living Units:	01
Loan Purpose:	Select Loan Purpose	Construction Code:	Existing Construction
203k Type:	N/A	HUD Approved Secondary Residence:	No
Cash-out:	No	Construction to Permanent:	N/A
Refinance Type:	Simple with Appraisal	Building on Own Land:	N/A

### 3.2.2 Insurance Application Worksheet Information Section:

* Worksheet Information *						
Appraised Value:	145000	.00	Sales Price:	117000	.00	
Current Housing Expense:	0	.00	Unpaid Principal Balance:		.00	
<b>Borrower Paid Appraiser Required Repairs:</b>			Principal Write-off Amount:		.00	
Total Requirements:	<input checked="" type="radio"/> + <input type="radio"/> -	6058	.00	Total Income:	5000	.00
Total Mortgage Payment:		997	.00	Total Fixed Payment:	2611	.00
UFMIP Paid in Cash:						
Borrower Funds to Close						
Required Investment:	<input checked="" type="radio"/> + <input type="radio"/> -	6058	.00	Verified Assets:	7256	.00
Borrower Paid Closing Costs:		1465	.00	Months in Reserve:		
<b>Interested Party Contributions (%):</b>		0.00	<b>Interested Party Contributions Amount:</b>		.00	
<b>Inducements to Purchase:</b>		0	.00			
Gift Letters						
Letter 1 Amount:		.00				
Source:	N/A					
EIN:			EIN Name:			
Letter 2 Amount:		.00				
Source:	N/A					
EIN:			EIN Name:			
Secondary Financing						
Secondary Financing Exists:	<input type="radio"/> Yes <input checked="" type="radio"/> No					
EEM Improvement Amount:		.00				
Energy Efficient Mortgage Type:	N/A					
Back to Work:	No					
Underwriters						
Underwriter Approval Date:	12	/	05	/	13	
Underwriter ID:	ZFHA					
Appraisal Underwriter:	54321					
Scorecard Decision:	Accepted					
<b>TOTAL Scorecard Emulator</b>			Name: TOTAL SCORECARD UWRTR			
HOPE Loan Information: Not a HOPE case			Name: DOE, DANA D			
			Decision Date: 01/29/2014			

### 3.2.3 Insurance Application Mortgage Information Section

* Mortgage Information *	
Mortgage Amount: (without financed UFHMP)	112905.00
Mortgage Amount: (with financed UFHMP)	114880.00
Monthly Payment:	565.14
Term of Loan:	360
Amortization:	N/A
ARM Type:	N/A
ARM Margin:	
Qualifying Rate:	
Adjusted Value:	
Principal Reduction:	<input type="radio"/> Yes <input checked="" type="radio"/> No
UFHMP Financed:	<input checked="" type="radio"/> Yes <input type="radio"/> No
Appraiser License ID:	GACR777777
203k Consultant ID:	
QM Points and Fees:	1.00
Interest Rate (%):	4.250
Maturity Date:	04/2044
Warranty:	
First Payment:	05/2014
ARM Index:	N/A
Loan-to-value (%):	96.50
CLTV Total (%):	0.00
CLTV Subject to Limit (%):	
Principal Reduction Amount:	
Closing / Disbursement Date:	03/07/14
Appraiser Name:	DOE, DON D
203k Name:	
Pre-endorsement Delinquency Status:	None

**Note:** For Cases assigned on or after 09/14/15, CLTV Total (%) and CLTV Subject to Limit (%) will be system calculated, output only. For cases assigned prior to 09/14/15, data entry is allowed for CLTV Total (%) only, CLTV Subject to Limit (%) is not applicable.

## 4. EEM Calculator

### 4.1 Data Field Updates

Data Field Name	Change Type	Field Type	Values	Rules/Notes
Adjusted Value	New Field – Required if Case Number entered has not gone through Insurance Application and a calculated Adjusted Value is not available.	Data Entry	PIC 9(7) or 9,999,999 (Dollars only, no cents)	<ol style="list-style-type: none"> <li>1. Purchase: Adjusted Value is the lesser of Purchase Price less any inducements to purchase plus Borrower Paid Required Repairs OR the Property Value.</li> <li>2. Refinance, Properties acquired by the Borrower within 12 months of the Case Number Assignment date: Adjusted Value is the lesser of the Purchase Price plus any documented improvements made subsequent to the purchase OR the Property Value.</li> <li>3. Refinance, Properties acquired by the Borrower within 12 months of case number assignment by inheritance or through a gift from a Family Member: May utilize the calculation of Adjusted Value for properties purchased 12 months or greater.</li> <li>4. Refinance, Properties acquired by the Borrower greater than or equal to 12 months prior to the case number assignment date: Adjusted Value is the Property Value.</li> <li>5. REO: If no appraisal, Adjusted Value = Sales Price; Otherwise, Adjusted Value = lesser of Sales Price or Appraised Value.</li> </ol>

## 4.2 EEM Calculator Screen Shots

### 4.2.1 EEM Calculator Current Screen Shot

### 4.2.2 EEM Calculator Revised Screen Shot

- With “Adjusted Value” input field

## 5. Case Query


### 5.1 Data Field Updates

Data Field Name	Change Type	Field Type	Values	Rules/Notes
Case Type	Existing Field	Display Only	Display SIMPLE REFI	1. The field display SIMPLE REFI instead of STRMLIND REFI when case type is SIMPLE REFI.



## 5.2 Updated Case Query Screen Shot

- Case Type showing new value: SIMPLE REFI

Case Query Results		Help Links ?
 <b>SUCCESS</b> CASE QUERY SUCCESSFULLY COMPLETED ALL BORROWERS PASSED SSN VALIDATION -NAME, SSN OR DOB CHANGES WILL REVALIDATE		Other Functions
FHA Case Number:	446-1111111	
Borrower Name:	PATRICKS, PAT	
Property Address:	333 ANYTOWN CT LANDSDALE PA 184460000	
Originator Name:	<u>XYZ MORTGAGES</u>	
Case Type:	DIRECT ENDORSEMENT SIMPLE REFI (ADP Code 703)	
Endorsement Processed by:	N/A	Binder Status: NOT REQUESTED
Appraiser License:		Case Number Assigned Date: 05/16/14
Appraiser Name:		Appraisal Logged Date:
Closing Package Received Date:		Appraisal Update Processing Date:
Insurance Date:		Closing Date:
Upfront MIP Due:		Upfront MIP Received Date:
Upfront MIP Received:	\$0.00	Upfront MIP Late Due? No
Upfront MIP Factor:	1.750%	Annual MIP Factor: TBD
Original Property Value:	\$308,775.00	TOTAL Score Processed: No
Loan Term:		Mortgage Amount:
Prior Loan Before 7/1/91?	No	Refi Auth No: 8879520140516
Last Action Date:	05/16/14	Principal Reduction:
Last Action:	APRSL REQD	
Preprocessing Reject:		
Uninsurable Location:		
Uninsurable Property:		
NOR Comments:		